

Information to identify the case:

Debtor 1	Kenneth R. Witman	Social Security number or ITIN xxx-xx-9209
	First Name Middle Name Last Name	EIN -----
Debtor 2 (Spouse, if filing)	Lauren A. Witman	Social Security number or ITIN xxx-xx-1516
	First Name Middle Name Last Name	EIN -----
United States Bankruptcy Court District of New Jersey		
Case number: 13-12236-KCF		

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Kenneth R. Witman

Lauren A. Witman
aka Lauren Glinske

11/2/18

By the court: Kathryn C. Ferguson
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
United States Bankruptcy Court
District of New Jersey

In re:
Kenneth R. Witman
Lauren A. Witman
Debtors

Case No. 13-12236-KCF
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
Form ID: 3180W

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Total Noticed: 39

Date Rcvd: Nov 02, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 04, 2018.

db/jdb +Kenneth R. Witman, Lauren A. Witman, 8 Turnbridge Dr, Lumberton, NJ 08048-5058
513657530 Bank Of America, Nc 4 105 03 # 14, Greensboro, NC 27420
513657532 Cab East LLC, PO Box 390190, Minneapolis, MN 55439
513783260 FIA CARD SERVICES, N.A., 4161 Piedmont Parkway, NC4 105 03 14, Greensboro, NC 27410
513657539 Glelsi/stdt Loan Xpres, 2401 International Ln, Madison, WI 53704-3121
513991770 ++NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096
(address filed with court: NATIONSTAR MORTGAGE, LLC, ATTN Bankruptcy Department,
PO Box 630267, Irving, TX 75063)
513988371 +Nationstar Mortgage LLC, c/o Zucker Goldberg & Ackerman, 200 Sheffied Street, Suite 301,
Mountainside, NJ 07092-2315
517284617 +Nationstar Mtg., LLC, POB 619096, Dallas, TX 75261-9096
513700672 Student Loan Xpress, Claims Filing Unit, PO Box 8973, Madison, WI 53708-8973

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Nov 02 2018 23:23:35 U.S. Attorney, 970 Broad St.,
Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Nov 02 2018 23:23:31 United States Trustee,
Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
Newark, NJ 07102-5235
cr EDI: FORD.COM Nov 03 2018 02:43:00 Ford Motor Credit Company, LLC, PO Box 62180,
Colorado Springs, MO 80962
513936245 +EDI: ACCE.COM Nov 03 2018 02:43:00 Asset Acceptance LLC, Po Box 2036,
Warren MI 48090-2036
517063768 EDI: BANKAMER.COM Nov 03 2018 02:43:00 BANK OF AMERICA, N.A., PO Box 31785,
Tampa, FL 33631-3785
517063769 EDI: BANKAMER.COM Nov 03 2018 02:43:00 BANK OF AMERICA, N.A., PO Box 31785,
Tampa, FL 33631-3785, BANK OF AMERICA, N.A., PO Box 31785, Tampa, FL 33631-3785
513657531 EDI: BANKAMER.COM Nov 03 2018 02:43:00 Bank Of America, N.a., 450 American St,
Simi Valley, CA 93065-6285
513657533 EDI: CAPITALONE.COM Nov 03 2018 02:43:00 Capital One, N.a., ATTN: BANKRUPTCY,
PO Box 30285, Salt Lake City, UT 84130-0285
513657534 EDI: CHASE.COM Nov 03 2018 02:43:00 Chase, PO Box 100018, Kennesaw, GA 30156-9204
513666934 EDI: DISCOVER.COM Nov 03 2018 02:43:00 Discover Bank, DB Servicing Corporation,
PO Box 3025, New Albany, OH 43054-3025
513657535 EDI: DISCOVER.COM Nov 03 2018 02:43:00 Discover Fin Svcs Llc, PO Box 15316,
Wilmington, DE 19850-5316
513657536 EDI: DISCOVERPL Nov 03 2018 02:43:00 Discover Personal Loan, PO Box 30954,
Salt Lake City, UT 84130-0954
513939639 EDI: ECMC.COM Nov 03 2018 02:43:00 ECMC, P. O. Box 16408, St. Paul, MN 55116-0408
513793336 EDI: ECMC.COM Nov 03 2018 02:43:00 ECMC, P. O. Box 75906, St. Paul, MN 55175
517636418 EDI: FORD.COM Nov 03 2018 02:43:00 Ford Motor Credit Co., LLC, P.O. Box 62180,
Colorado Springs, CO 80962
513681931 EDI: FORD.COM Nov 03 2018 02:43:00 Ford Motor Credit Company LLC, Dept 55953,
P O Box 55000, Detroit MI 48255-0953
513980793 EDI: RMSC.COM Nov 03 2018 02:43:00 GE Capital Retail Bank, Attn: Bankruptcy Department,
PO Box 960061, Orlando FL 32896-0661
514083651 E-mail/Text: bankruptcy.bnc@ditech.com Nov 02 2018 23:22:59 Green Tree Servicing LLC,
P.O. Box 6154, Rapid City, SD 57709-6154
513657537 EDI: RMSC.COM Nov 03 2018 02:43:00 Gecrb/hh Gregg, C/O PO Box 965036,
Orlando, FL 32896-0001
513657538 EDI: RMSC.COM Nov 03 2018 02:43:00 Gecrb/home Design-hi-p, PO Box 981439,
El Paso, TX 79998-1439
513657540 E-mail/Text: bankruptcy.bnc@ditech.com Nov 02 2018 23:22:59 Green Tree Servicing L,
PO Box 6172, Rapid City, SD 57709-6172
514073353 +E-mail/Text: bankruptcy.bnc@ditech.com Nov 02 2018 23:22:59 Green Tree Servicing, LLC,
PO BOX 0049, Palatine, IL 60055-0049, Telephone number 60055-0049
513657541 EDI: WFFC.COM Nov 03 2018 02:43:00 Homeprjvisa, PO Box 94498, Las Vegas, NV 89193-4498
514124234 EDI: JEFFERSONCAP.COM Nov 03 2018 02:43:00 JEFFERSON CAPITAL SYSTEMS LLC, PO BOX 7999,
ST CLOUD MN 56302
513937315 EDI: PRA.COM Nov 03 2018 02:43:00 Portfolio Recovery Associates, LLC,
c/o Chase Bank Usa, N.a., POB 41067, Norfolk VA 23541
513657542 EDI: NAVIENTFKASMRSERV.COM Nov 03 2018 02:43:00 Sallie Mae, ATTN: CLAIMS DEPARTMENT,
PO Box 9500, Wilkes Barre, PA 18773-9500
513775796 EDI: WFFC.COM Nov 03 2018 02:43:00 Wells Fargo Bank NA, PO Box 10438,
Des Moines IA 50306-0438
513657543 EDI: WFFC.COM Nov 03 2018 02:43:00 Wffnb Retail, Cscl Dispute Team,
Des Moines, IA 50306
514003868 EDI: ECAST.COM Nov 03 2018 02:43:00 eCAST Settlement Corporation, POB 29262,
New York NY 10087-9262, eCAST Settlement Corporation, POB 29262, New York NY 10087-9262
514003867 EDI: ECAST.COM Nov 03 2018 02:43:00 eCAST Settlement Corporation, POB 29262,
New York NY 10087-9262

TOTAL: 30

District/off: 0312-3

User: admin
Form ID: 3180W

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Total Noticed: 39

Date Rcvd: Nov 02, 2018

***** BYPASSED RECIPIENTS (continued) *****

514157130*	++JEFFERSON CAPITAL SYSTEMS LLC, PO BOX 7999, SAINT CLOUD MN 56302-7999 (address filed with court: JEFFERSON CAPITAL SYSTEMS LLC, PO BOX 7999, SAINT CLOUD MN 56302-7999)	ST CLOUD MN 56302)
514124235*	++JEFFERSON CAPITAL SYSTEMS LLC, PO BOX 7999, SAINT CLOUD MN 56302-7999 (address filed with court: JEFFERSON CAPITAL SYSTEMS LLC, PO BOX 7999, SAINT CLOUD MN 56302-7999)	ST CLOUD MN 56302)
514157131*	++JEFFERSON CAPITAL SYSTEMS LLC, PO BOX 7999, SAINT CLOUD MN 56302-7999 (address filed with court: JEFFERSON CAPITAL SYSTEMS LLC, PO BOX 7999, SAINT CLOUD MN 56302-7999)	ST CLOUD MN 56302)
515417536*	++NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096 (address filed with court: Nationstar Mortgage, LLC, POB 619096, Dallas, TX 75261-9741)	TOTALS: 0, * 4, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 04, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 2, 2018 at the address(es) listed below:

Albert Russo on behalf of Trustee Albert Russo docs@russotrustee.com
Albert Russo docs@russotrustee.com
Albert Russo (NA) on behalf of Trustee Albert Russo docs@russotrustee.com
Brian C. Nicholas on behalf of Creditor NATIONSTAR MORTGAGE LLC bnicholas@kmllawgroup.com, bkgroup@kmllawgroup.com
Chandra Marie Arkema on behalf of Creditor Nationstar Mortgage LLC carkema@logs.com
Charles G. Wohlrab on behalf of Creditor NATIONSTAR MORTGAGE LLC cwohrlab@logs.com, njbankruptcynotifications@logs.com
John R. Morton, Jr. on behalf of Creditor Ford Motor Credit Company, LLC ecfmail@mortoncraig.com, mortoncraigecf@gmail.com
Lee Martin Perlman on behalf of Debtor Kenneth R. Witman ecf@newjerseybankruptcy.com, lmpcourt@gmail.com
Lee Martin Perlman on behalf of Joint Debtor Lauren A. Witman ecf@newjerseybankruptcy.com, lmpcourt@gmail.com
Sean M. O'Brien on behalf of Creditor BANK OF AMERICA, N.A. sobrien@flwlaw.com
TOTAL: 10